

**REMARKS**

In the outstanding Office Action, the Examiner allowed claims 2-7 and 9-12, and rejected claims 1-8. Claim 1 is amended herein. No new matter is presented. Thus, claims 1-12 are pending and under consideration. The rejections are traversed below.

**EXAMINER INTERVIEW:**

Applicants would like to thank the Examiner for taking the time to conduct an Interview. During the Interview, Applicants proposed and discussed amendments to place claim 1 in condition for allowance to which the Examiner appeared to agree.

If there are remaining issues, Applicants respectfully request that the Examiner contact the undersigned prior to acting on the case to expedite prosecution of the application.

**ALLOWED CLAIMS:**

At item 6 of the outstanding Office Action, the Examiner indicated that claims 2-7 and 9-12 are allowed.

**OBJECTION TO CLAIM:**

At item 3 of the outstanding Office Action, the Examiner objected to claim 8 as being a substantial duplicate of claim 1.

During the Interview with the Examiner, Applicants pointed out that claim 1 recites "means", and claim 8 recites that the electronic transaction system "an electronic online bearer bond" and "a database." The Examiner appeared to understand this difference during the Interview.

Further, since claims 1 and 8 of the instant application have not yet been indicated as allowable, arguments as the double patenting objection of the claims would be premature.

It is respectfully submitted that claims 1 and 8 are not identical, and further, it is requested that the Applicants be allowed to address this issue once the rejection of claims 1 and 8 is resolved.

**REJECTION UNDER 35 U.S.C. § 103(a):**

Claims 1 and 8 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,467,684 (Fite).

Independent claim 1, as amended recites, "providing an online electronic bearer bond having a monetary value without linking the online electronic bearer bond to identity of a specific

user" and "performing monetary transactions with said bearer bond as a payment by converting the monetary value of said bearer bond for use with existing payment protocols."

As acknowledged by the Examiner on page 3 of the outstanding Office Action, Fite fails to discuss the claimed use which is to convert the monetary value of the bearer bond for use with existing payment protocols. However, the Examiner asserts that the computer system of Fite is *capable of performing* converting the monetary value of the bearer bond for use with existing payment protocols.

Fite does not teach or suggest, "**transaction means performing** monetary transactions with said bearer bond as a payment **by converting the monetary value of said bearer bond for use with existing payment protocols**", as recited in amended claim 1 (emphasis added).

Instead, Fite is limited to use of pre-paid cards for transactions offered by particular merchants accepting the pre-paid cards, where the pre-paid cards are restricted to use for purchases from certain merchants who accept the pre-paid card for payment (see, col. 1, lines 52-57 and col. 3, lines 53-65).

Therefore, withdrawal of the rejection is respectfully requested.

#### CONCLUSION:

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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